A+ 13624

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

plicant:

Amy Galland

Title:

METHOD OF DIRECT FUNDING

Appl. No.:

09/752,592

Filing Date: 01/02/2001

Examiner:

R. Weisberger

Art Unit:

3624

AMENDMENT AFTER FINAL REJECTION

Mail Stop AF Commissioner for Patents PO Box 1450 Alexandria, Virginia 22313-1450

Sir:

In response to the Final Office Action mailed December 2, 2004, applicant respectfully requests that the above-captioned application be amended as set forth below.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this document.

Remarks/Arguments begin on page 4 of this document.

Please amend the application as follows: